

Fill in this information to identify the case:

Debtor 1	<u>Anthony Bartuch</u>		
Debtor 2 (Spouse, if filing)	<u>Erika Bartuch</u>		
United States Bankruptcy Court for the: <u>Northern</u>	District of	<u>Illinois</u> (State)	
Case number	<u>17-11790</u>		

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor:	<u>Freedom Mortgage Corporation</u>		Court claim no. (if known): <u>6</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>XXXXXX2521</u>		
Property address:	<u>18W070 Standish Lane</u> Number Street <u>Villa Park, IL 60181</u> City State ZIP Code		

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 10/01/2020
MM/DD/YYYY

☒ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:	(a) \$	<u>0.00</u>
b. Total fees, charges, expenses, escrow, and costs outstanding Suspense	+(b) \$	<u>1,400.00</u> <u>(751.18)</u>
c. Total. Add lines a and b	(c) \$	<u>648.82</u>

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on: _____
MM/DD/YYYY

The fees are from a PPFN filed on 7/28/2017.

Debtor 1

Anthony Bartuch

Case number 17-11790

First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Kinnera Bhoopal

Signature

Date 9/14/2020

Print

Kinnera Bhoopal

First Name Middle Name Last Name

Title Attorney for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1 N. Dearborn Suite 1200

Number Street

Chicago, IL 60602

City State Zip Code

Contact phone

(312) 348-9088 X5172

Email

Kinnera.Bhoopal@mccalla.com

In Re:	Anthony Bartuch	Bankruptcy Case No.:	17-11790
	Erika Bartuch	Chapter:	13
		Judge:	Honorable Janet S. Baer

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1 N. Dearborn Suite 1200, Chicago, IL 60602, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Anthony Bartuch
18W070 Standish Lane
Villa Park, IL 60181

Erika Bartuch
18W070 Standish Lane
Villa Park, IL 60181

David H Cutler
Cutler & Associates, Ltd.
4131 Main Street
Skokie, IL 60076

(served via ECF Notification)

Glenn B Stearns, Trustee
801 Warrenville Road, Suite 650
Lisle, IL 60532

(served via ECF Notification)

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/14/2020 By: /s/Kinnera Bhoopal
(date) Kinnera Bhoopal, Illinois BAR NO. 6295897
Attorney for the Creditor

Date	Post payment rcvd	ayment rcvd fro	TO PRINCIPAL AMT	TO INTEREST AMT	TO ESCROW AMT	TO FEE	Day Susp	Actual Sus	Paid to Date	UPB	Comments	NPC
Prior to BK Sus								\$0.00		\$168,520.88		5/1/17 \$1160.22
							\$0.00	\$0.00		\$168,520.88		7/1/18 \$1177.89
							\$0.00	\$0.00		\$168,520.88		12/1/18 \$1299.05
							\$0.00	\$0.00		\$168,520.88		12/1/19 \$1306.45
5/5/2017	\$1,201.75		\$262.88	\$544.18	\$353.16		\$41.53	\$41.53	5/1/2017	\$168,258.00		
6/6/2017	\$1,201.75		\$263.73	\$543.33	\$353.16		\$41.53	\$83.06	6/1/2017	\$167,994.27		
7/11/2017	\$1,201.75		\$264.58	\$542.48	\$353.16		\$41.53	\$124.59	7/1/2017	\$167,729.69		
8/7/2017	\$1,201.75		\$265.43	\$541.63	\$353.16		\$41.53	\$166.12	8/1/2017	\$167,464.26		
8/18/2017		\$498.38			\$498.38		\$0.00	\$166.12		\$167,464.26	Shortage in POC	
9/8/2017	\$1,201.75		\$266.29	\$540.77	\$353.16		\$41.53	\$207.65	9/1/2017	\$167,197.97		
10/9/2017	\$1,201.75		\$267.15	\$539.91	\$353.16		\$41.53	\$249.18	10/1/2017	\$166,930.82		
11/7/2017	\$1,201.75		\$268.01	\$539.05	\$353.16		\$41.53	\$290.71	11/1/2017	\$166,662.81		
12/8/2017	\$1,201.75		\$268.88	\$538.18	\$353.16		\$41.53	\$332.24	12/1/2017	\$166,393.93		
1/9/2018	\$1,201.75		\$269.75	\$537.31	\$353.16		\$41.53	\$373.77	1/1/2018	\$166,124.18		
2/7/2018	\$1,201.75		\$270.62	\$536.44	\$353.16		\$41.53	\$415.30	2/1/2018	\$165,853.56		
3/5/2018	\$1,201.75						\$1,201.75	\$1,617.05		\$165,853.56		
3/8/2018			\$271.49	\$535.57	\$353.16		(\$1,160.22)	\$456.83	3/1/2018	\$165,582.07		
4/6/2018	\$1,201.75		\$272.37	\$534.69	\$353.16		\$41.53	\$498.36	4/1/2018	\$165,309.70		
5/8/2018	\$1,201.75		\$273.25	\$533.81	\$353.16		\$41.53	\$539.89	5/1/2018	\$165,036.45		
6/5/2018	\$1,201.75		\$274.13	\$532.93	\$353.16		\$41.53	\$581.42	6/1/2018	\$164,762.32		
7/10/2018	\$1,201.75		\$275.02	\$532.04	\$370.83		\$23.86	\$605.28	7/1/2018	\$164,487.30		
8/7/2018	\$1,201.75		\$275.90	\$531.16	\$370.83		\$23.86	\$629.14	8/1/2018	\$164,211.40		
9/5/2018	\$1,201.75						\$1,201.75	\$1,830.89		\$164,211.40		
9/6/2018			\$276.79	\$530.27	\$370.83		(\$1,177.89)	\$653.00	9/1/2018	\$163,934.61		
10/2/2018	\$1,201.75						\$1,201.75	\$1,854.75		\$163,934.61		
10/3/2018			\$277.69	\$529.37	\$370.83		(\$1,177.89)	\$676.86	10/1/2018	\$163,656.92		
11/2/2018	\$1,201.75						\$1,201.75	\$1,878.61		\$163,656.92		
11/5/2018			\$278.58	\$528.48	\$370.83		(\$1,177.89)	\$700.72	11/1/2018	\$163,378.34		
11/23/2018	\$957.97						\$0.00	\$700.72		\$163,378.34	Shortage paid Pmts \$1219.22	
12/4/2018	\$1,220.00						\$1,220.00	\$1,920.72		\$163,378.34		
12/6/2018			\$279.48	\$527.58	\$412.16		(\$1,219.22)	\$701.50	12/1/2018	\$163,098.86		
1/3/2019	\$1,220.00						\$1,220.00	\$1,921.50		\$163,098.86		
1/11/2019			\$280.39	\$526.67	\$412.16		(\$1,219.22)	\$702.28	1/1/2019	\$162,818.47		
2/4/2019	\$1,220.00						\$1,220.00	\$1,922.28		\$162,818.47		
2/5/2019			\$281.29	\$525.77	\$412.16		(\$1,219.22)	\$703.06	2/1/2019	\$162,537.18		
3/4/2019	\$1,220.00						\$1,220.00	\$1,923.06		\$162,537.18		
3/7/2019			\$282.20	\$524.86	\$412.16		(\$1,219.22)	\$703.84	3/1/2019	\$162,254.98		
4/2/2019	\$1,220.00						\$1,220.00	\$1,923.84		\$162,254.98		
4/5/2019			\$283.11	\$523.95	\$412.16		(\$1,219.22)	\$704.62	4/1/2019	\$161,971.87		
5/2/2019	\$1,220.00						\$1,220.00	\$1,924.62		\$161,971.87		
5/3/2019			\$284.03	\$523.03	\$412.16		(\$1,219.22)	\$705.40	5/1/2019	\$161,687.84		
6/4/2019	\$1,220.00						\$1,220.00	\$1,925.40		\$161,687.84		
6/5/2019			\$284.94	\$522.12	\$412.16		(\$1,219.22)	\$706.18	6/1/2019	\$161,402.90		
7/2/2019	\$1,220.00						\$1,220.00	\$1,926.18		\$161,402.90		
7/3/2019			\$285.86	\$521.20	\$412.16		(\$1,219.22)	\$706.96	7/1/2019	\$161,117.04		
8/2/2019	\$1,220.00						\$1,220.00	\$1,926.96		\$161,117.04		
8/5/2019			\$286.79	\$520.27	\$412.16		(\$1,219.22)	\$707.74	8/1/2019	\$160,830.25		
9/4/2019	\$1,220.00						\$1,220.00	\$1,927.74		\$160,830.25		
9/5/2019			\$287.71	\$519.35	\$412.16		(\$1,219.22)	\$708.52	9/1/2019	\$160,542.54		
10/2/2019	\$1,220.00						\$1,220.00	\$1,928.52		\$160,542.54		
10/3/2019			\$288.64	\$518.42	\$412.16		(\$1,219.22)	\$709.30	10/1/2019	\$160,253.90		
11/4/2019	\$1,220.00						\$1,220.00	\$1,929.30		\$160,253.90		
11/5/2019			\$289.57	\$517.49	\$412.16		(\$1,219.22)	\$710.08	11/1/2019	\$159,964.33		
11/14/2019	\$606.81						\$606.81	\$1,316.89		\$159,964.33		
11/18/2019			\$290.51	\$516.55	\$499.39		(\$1,306.45)	\$10.44	12/1/2019	\$159,673.82		
12/3/2019	\$1,260.00						\$1,260.00	\$1,270.44		\$159,673.82		
12/4/2019			\$291.45	\$515.61	\$463.38		(\$1,270.44)	\$0.00	1/1/2020	\$159,382.37		
12/11/2019	(\$1,260.00)		(\$291.45)	(\$515.61)	(\$463.38)		\$10.44	\$10.44	(1/1/20)	\$159,382.37		
12/11/2019	(\$606.81)		(\$290.51)	(\$516.55)	(\$499.39)		\$699.64	\$710.08	(12/1/19)	\$159,964.33		
12/11/2019	\$606.81						\$0.00	\$710.08		\$159,964.33	shortage paid Pmts \$1255.89	
12/11/2019	\$1,260.00		\$290.51	\$516.55	\$448.83		\$4.11	\$714.19	12/1/2019	\$159,673.82		
1/3/2020	\$1,260.00						\$1,260.00	\$1,974.19		\$159,673.82		
1/6/2020			\$291.45	\$515.61	\$448.83		(\$1,255.89)	\$718.30	1/1/2020	\$159,382.37		
2/4/2020	\$1,260.00						\$1,260.00	\$1,978.30		\$159,382.37		
2/6/2020			\$292.39	\$514.67	\$448.83		(\$1,255.89)	\$722.41	2/1/2020	\$159,089.98		
3/3/2020	\$1,260.00						\$1,260.00	\$1,982.41		\$159,089.98		
3/9/2020			\$293.33	\$513.73	\$448.83		(\$1,255.89)	\$726.52	3/1/2020	\$158,796.65		
4/2/2020	\$1,260.00						\$1,260.00	\$1,986.52		\$158,796.65		
4/3/2020			\$294.28	\$512.78	\$448.83		(\$1,255.89)	\$730.63	4/1/2020	\$158,502.37		
5/4/2020	\$1,260.00						\$1,260.00	\$1,990.63		\$158,502.37		
5/5/2020			\$295.23	\$511.83	\$448.83		(\$1,255.89)	\$734.74	5/1/2020	\$158,207.14		
6/2/2020	\$1,260.00						\$1,260.00	\$1,994.74		\$158,207.14		
6/3/2020			\$296.18	\$510.88	\$448.83		(\$1,255.89)	\$738.85	6/1/2020	\$157,910.96		
7/2/2020	\$1,260.00						\$1,260.00	\$1,998.85		\$157,910.96		
7/6/2020			\$297.14	\$509.92	\$448.83		(\$1,255.89)	\$742.96	7/1/2020	\$157,613.82		
8/3/2020	\$1,260.00						\$1,260.00	\$2,002.96		\$157,613.82		
8/4/2020			\$298.10	\$508.96	\$448.83		(\$1,255.89)	\$747.07	8/1/2020	\$157,315.72		
9/2/2020	\$1,260.00						\$1,260.00	\$2,007.07		\$157,315.72		
9/3/2020			\$299.06	\$508.00	\$448.83		(\$1,255.89)	\$751.18	9/1/2020	\$157,016.66		
							\$0.00	\$751.18		\$157,016.66		
							\$0.00	\$751.18		\$157,016.66		
							\$0.00	\$751.18		\$157,016.66		